

**UNITED STATES BANKRUPTCY COURT**  
Northern District of Illinois

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 6/26/15.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

**Creditors -- Do not file this notice in connection with any proof of claim you submit to the court.**  
**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Daniel T Mongoven 420 S Yale Ave Arlington Heights, IL 60005	Shawn C Mongoven 420 S Yale Ave Arlington Heights, IL 60005
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Case Number: 15-22053 Office Code: 1	Social Security / Individual Taxpayer ID / Employer Tax ID / Other nos: xxx-xx-1061 xxx-xx-0859
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Attorney for Debtor(s) (name and address): Joseph R Doyle Bizar & Doyle Ltd 123 West Madison Street Suite 205 Chicago, IL 60602 Telephone number: 312-427-3100	Bankruptcy Trustee (name and address): Gregg Szilagyi 542 South Dearborn Street Suite 1400 Chicago, IL 60605 Telephone number: 312-663-0801
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**Meeting of Creditors:**

Date: **August 10, 2015**

Time: **01:00 PM**

Location: **219 South Dearborn, Office of the U.S. Trustee, 8th Floor, Room 800, Chicago, IL 60604**

**All debtors are required to attend and bring a picture ID and proof of their Social Security Number to the 341 meeting.**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

**Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 10/9/15**

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Creditor with a Foreign Address:**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Address of the Bankruptcy Clerk's Office:**

Eastern Division 219 S Dearborn 7th Floor Chicago, IL 60604 Telephone number: 1-866-222-8029	For the Court:
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Clerk of the Bankruptcy Court: Jeffrey P. Allsteadt	
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Hours Open: Monday – Friday 8:30 AM – 4:30 PM

Date: June 29, 2015

## EXPLANATIONS

B9A (Official Form 9A) (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. <b><i>Do not include this notice with any filing you make with the court.</i></b>
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under § 727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
<b>— Refer to Other Side for Important Deadlines and Notices —</b>	

In re:  
Daniel T Mongoven  
Shawn C Mongoven  
Debtors

Case No. 15-22053-JBS  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0752-1

User: nbatson  
Form ID: b9a

Page 1 of 1  
Total Noticed: 12

Date Rcvd: Jun 29, 2015

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 01, 2015.

db/jdb +Daniel T Mongoven, Shawn C Mongoven, 420 S Yale Ave, Arlington Heights, IL 60005-2238  
23432178 ++WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING,  
ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203  
(address filed with court: Wells Fargo Hm Mortgag, 8480 Stagecoach Cir,  
Frederick, MD 21701)  
23432179 +Zwicker & Associates, 7366 N Lincoln Ave, Suite 102, Lincolnwood, IL 60712-1738

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
aty E-mail/Text: joe@bizardoylelaw.com Jun 30 2015 01:15:09 Joseph R Doyle, Bizar & Doyle Ltd,  
123 West Madison Street, Suite 205, Chicago, IL 60602  
tr +EDI: QGSZILAGYI.COM Jun 30 2015 00:48:00 Gregg Szilagyi, 542 South Dearborn Street,  
Suite 1400, Chicago, IL 60605-1564  
23432170 +EDI: BECKLEE.COM Jun 30 2015 00:48:00 American Express, Po Box 3001,  
16 General Warren Blvd, Malvern, PA 19355-1245  
23432172 EDI: CITICORP.COM Jun 30 2015 00:48:00 Citibank Sd, Na, Attn: Centralized Bankruptcy,  
Po Box 20363, Kansas City, MO 64195  
23432173 +EDI: DISCOVER.COM Jun 30 2015 00:48:00 Discover Fin Svcs Llc, Pob 15316,  
Wilmington, DE 19850-5316  
23432174 +E-mail/Text: bankruptcy@gsb.com Jun 30 2015 01:16:49 Glenview State Bank, 800 Waukegan Rd,  
Glenview, IL 60025-4310  
23432175 +EDI: CBSKOHLS.COM Jun 30 2015 00:48:00 Kohls/capone, N56 W 17000 Ridgewood Dr,  
Menomonee Falls, WI 53051-7096  
23432176 +E-mail/Text: TFSBANKRUPTCIES@THIRDFEDERAL.COM Jun 30 2015 01:16:07 Third Federal S & L,  
7007 Broadway Ave, Cleveland, OH 44105-1490  
23432177 +EDI: USAA.COM Jun 30 2015 00:48:00 Usaa Savings Bank, Po Box 47504,  
San Antonio, TX 78265-7504

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
23432171\* +American Express, Po Box 3001, 16 General Warren Blvd, Malvern, PA 19355-1245  
TOTALS: 0, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 01, 2015

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 29, 2015 at the address(es) listed below:

Gregg Szilagyi gs@taiserv.com, gszilagyi@ecf.epiqsystems.com;gszilagyi@epiqtrustee.com  
Joseph R Doyle on behalf of Debtor Daniel T Mongoven joe@bizardoylelaw.com,  
jim@bizardoylelaw.com;nicole@bizardoylelaw.com;craig@bizardoylelaw.com  
Joseph R Doyle on behalf of Joint Debtor Shawn C Mongoven joe@bizardoylelaw.com,  
jim@bizardoylelaw.com;nicole@bizardoylelaw.com;craig@bizardoylelaw.com  
Patrick S Layng USTPRegion11.ES. ECF@usdoj.gov

TOTAL: 4